The invention claimed is:

1. A method of adding lipid-based inclusions to a filling suitable for flavoring yogurt, comprising the steps of

a) providing a filling, the filling having a pH of less than 4.6; and

b) adding the lipid-based inclusions to the filling;

wherein the lipid-based inclusions maintain physical integrity and microbiological stability when the filling is incorporated into yogurt.

2. The method of claim 1 wherein the filling of step a has a pH of less than 4.2.

3. The method of claim 2 wherein the filling of step a has a pH of less than 4.

4. The method of claim 1 wherein the filling has a water activity (A_w) of less than 0.75.

5. The method of claim 4 wherein the filling has an A_w of less than 0.7.

6. The method of claim 5 wherein the filling has an A_w of less than 0.65.

7. The method of claim 1 wherein the filling is a pasteurized filling or an aseptic filling.

8. The method of claim 1 wherein the filling is selected from the group consisting of fruit fillings and non-fruit fillings.

9. The method of claim 1 wherein the lipid-based inclusions are selected from the group consisting of chocolate, chocolate compound coatings, butterscotch, caramel, fruit-flavored, and combinations thereof.

10. The method of claim 9 wherein the inclusions are selected from the group consisting of chips, flakes, chunks, or combinations thereof.

11. The method of claim 1 wherein the lipid-based inclusions are added to the filling at a level of 15 to 20% by weight.

12. The method of claim 1 wherein the lipid-based inclusions have been pasteurized prior to being added to the filling.

13. A method of delivering microbiologically safe lipid-based inclusions to yogurt comprising the steps of

a) providing a filling for yogurt, wherein the filling has been pasteurized or aseptically processed;

b) providing a lipid-based mixture that will be used to form the lipid-based inclusions;

c) heating the lipid-based mixture to a temperature sufficient for pasteurization for an amount of time sufficient to pasteurize the lipid-based mixture;

d) chilling the aseptically processed filling to a temperature below the temperature required to crystallize the lipid-based mixture;

e) injecting a stream of the heated lipid-based mixture into the chilled filling to form a mixture of filling and lipid-based mixture, wherein the stream of the heated lipid-based mixture is added to the filling in a manner which minimizes exposure to environmental contamination with microbes, and wherein the lipid-based mixture crystallizes in the filling; and

f) agitating the mixture of step e to form the inclusions.

14. The method of claim 13 wherein the filling of step a has a pH of less than 4.2.

15. The method of claim 14 wherein the filling of step a has a pH of less than 4.

16. The method of claim 13 wherein the filling has an A_w of less than 0.75.

17. The method of claim 16 wherein the filling has an A_w of less than 0.7.

18. The method of claim 17 wherein the filling has an A_w of less than 0.65.

19. The method of claim 13 wherein the filling is chilled to less than 50°F.

20. The method of claim 19 wherein the filling is chilled to less than 40°F.

21. The method of claim 20 wherein the filling is chilled to less than 30°F.

22. The method of claim 13 wherein the filling is a fruit-flavored filling or a non-fruit flavored filling.

23. The method of claim 13 wherein the lipid-based inclusions are selected from the group consisting of chocolate, chocolate compound coating, butterscotch, caramel, fruit-flavored, and combinations thereof.

24. The method of claim 13 wherein the lipid-based mixture is added to the filling in the range from 15 to 20% by weight.

25. The method of claim 13 further comprising the step of packaging the filling with yogurt.

26. The method of claim 13 further comprising the step of blending the filling with yogurt.

27. A method of delivering lipid-based inclusions to yogurt comprising the steps of:

a) providing a filling for yogurt, wherein the filling has a pH of 4.6 or less;

b) chilling the filling to a temperature below the temperature required to crystallize the lipid-based inclusions;

c) providing a lipid-based melt that will form the inclusions when crystallized;

d) injecting the lipid-based melt into the chilled filling;

e) allowing the lipid-based melt to at least partially solidify in the chilled filling; and

f) agitating the mixture of step e to form the lipid-based inclusions in the filling;

wherein the lipid-based inclusions maintain physical integrity and microbiological stability when the filling is incorporated into yogurt.

28. The method of claim 27 wherein the filling has been chilled to less than 50°F.

29. The method of claim 28 wherein the filling has been chilled to less than 40°F.

30. The method of claim 29 wherein the filling has been chilled to less than 30°F.

31. The method of claim 27 wherein the filling is selected from fruit flavored fillings and non-fruit flavored fillings.

32. The method of claim 27 wherein the inclusions are selected from the group consisting of chocolate, chocolate compound coatings, butterscotch, caramel, fruit-flavored, and combinations thereof.

33. The method of claim 27 wherein the lipid-based mixture is added to the filling in the range from 15 to 20% by weight.

34. The method of claim 27 further comprising the step

g) blending the filling of step f with yogurt to form a yogurt containing lipid-based inclusions.

35. The method of claim 34 wherein the yogurt contains from 1.5 to 5% lipid-based inclusions by weight.

36. The method of claim 27 further comprising the step

g) packaging the filling of step f with yogurt.

37. The method claim 36 wherein the yogurt contains from 1.5 to 5% lipid-based inclusions by weight.

38. A method of delivering lipid-based inclusions to yogurt comprising the steps of

a) providing filling for yogurt, wherein the filling is a high solids syrup mix having a water activity (A_w) of less than 0.75;

b) chilling the filling to a temperature below the temperature required to crystallize the lipid-based inclusions;

c) providing a lipid-based melt that will form the inclusions when crystallized;

d) injecting the lipid-based melt into the chilled filling;

e) allowing the lipid-based melt to at least partially solidify in the chilled filling; and

f) agitating the mixture of step e to form the lipid-based inclusions in the filling.

39. The method of claim 38 wherein the filling has an A_w of less than 0.7.

40. The method of claim 39 wherein the filling has an A_w of less than 0.65.

41. The method of claim 38 wherein the pH of the filling is less than 4.6.

42. The method of claim 41 wherein the pH of the filling is less than 4.2.

43. The method of claim 42 wherein the pH of the filling is less than 4.0.

44. The method of claim 38 wherein the filling is chilled to less than 50°F

45. The method of claim 44 wherein the filling is chilled to less than 40°F.

46. The method of claim 45 wherein the filling is chilled to less than 30°F.

47. The method of claim 38 wherein the filling is a fruit based filling or a non-fruit based filling.

48. The method of claim 38 wherein the lipid-based inclusions are selected from the group consisting of chocolate, chocolate compound coating, butterscotch, caramel, fruit-flavored, and combinations thereof.

49. The method of claim 48 wherein the lipid-based inclusions are selected from the group consisting of chocolate, chocolate compound coating and combinations thereof.

50. The method of claim 49 wherein the lipid-based inclusions are added to the filling in the range from 15 to 20% by weight.

51. The method of claim 38 further comprising the step

g) blending the filling of step f with yogurt to form a yogurt containing lipid-based inclusions.

52. The method of claim 51 wherein the yogurt contains from 1.5 to 5% lipid-based inclusions by weight.

53. The method of claim 38 further comprising the step

g) packaging the filling of step f with yogurt.

54. The method claim 53 wherein the yogurt contains from 1.5 to 5% lipid-based inclusions by weight.

55. A filling for yogurt comprising a filling base having a pH of less than 4.6 and lipid- based inclusions dispersed therein.

56. The filling of claim 55 wherein the pH is less than 4.2.

57. The filling of claim 56 wherein the pH is less than 4.0

58. The filling of claim 55 wherein the A_w is less than 0.75.

59. The filling of claim 58 wherein the A_w is less than 0.7.

60. The filling of claim 59 wherein the A_w is less than 0.65

61. The filling of claim 55 wherein the filling base is pasteurized or aseptic.

62. The filling of claim 55 wherein the lipid-based inclusions are selected from the group consisting of chocolate, compound chocolate, butterscotch, caramel, fruit-flavored, and combinations thereof.

63. The filling of claim 62 wherein the lipid-based inclusions are selected from the group consisting of chocolate, chocolate compound coating and combinations thereof.

64. The filling of claim 63 wherein the filling comprises 15-20% inclusions by weight.

65. The filling of claim 55 wherein the filling is a fruit based filling or a non-fruit filling.